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## Report of the Condition

OF THE  
First National Bank  
At St. Johnsbury, in the State of Vermont,  
at the close of business, June 25, 1915.

RESOURCES.	
Loans and discounts, (notes held in bank)	\$304,437.48
Overdrafts, unsecured	83.30
U. S. Bonds deposited to secure circulation, (par value)	200,000.00
U. S. Bonds pledged to secure U. S. Deposits, (par value)	15,000.00
Premium on U. S. Bonds	14,162.50
Securities other than U. S. Bonds (not including stocks) owned and unpledged	25,000.00
Subscription to stock of Federal Reserve Bank, \$14,400	
Less amount unpaid, 7,200	7,200.00
Banking house, furniture and fixtures	15,500.00
Due from Federal Reserve Bank, \$5,000.00	
Due from approved reserve agents, in New York, Chicago and St. Louis	47,406.77
Due from banks and bankers (other than above)	39,269.29
Checks on banks in same city or town as reporting bank	7,095.67
Outside checks and others, cash items, \$754.81; fractional currency, nickels, and cents, \$414.11	968.92
Notes of other National Banks	12,800.00
Federal Reserve notes	90.00
Lawful money reserve in bank: Total coin and certificates, 12,358.05	
Legal tender notes	1,100.00
Redemption fund with U. S. Treasurer, (not more than 5 per cent on circulation)	10,000.00
Total	\$715,471.98
LIABILITIES.	
Capital stock paid in	\$200,000.00
Surplus fund	40,000.00
Undivided profits \$22,401.86; less current expenses, interest and taxes paid \$3,155.93	19,245.93
Circulating notes, \$200,000; less amount on hand and in transit, \$2,800	197,200.00
Due to banks and bankers	38,007.37
Dividends unpaid	119.12
Demand deposits: Individual deposits subject to check \$106,298.09; certificates of deposit due less than 30 days \$1,066.40; certified checks, \$22,401.86; United States deposits \$14,577.07	205,899.46
Payable, including obligations representing money borrowed	15,000.00
Total	\$715,471.98

STATE OF VERMONT,  
Caledonia County, ss.  
I, Homer E. Smith, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

HOMER E. SMITH, Cashier.

Subscribed and sworn to before me this 30th day of June 1915.

C. S. ADAMS, Notary Public.

Correct—Attest:

C. H. STEVENS,  
FRANK H. BROOKS,  
J. C. CLARK, } Directors

## Report of the Condition

OF THE  
Caledonia National Bank

At Danville, in the State of Vermont, at the close of business, June 25, 1915.

RESOURCES.	
Loans and discounts, (notes held in bank)	\$617,961.01
Overdrafts, unsecured	11.35
U. S. Bonds deposited to secure circulation (par value)	100,000.00
Securities other than U. S. Bonds (not including stocks), owned and unpledged	39,000.00
Subscription to stock of Federal Reserve Bank, \$7,500; less amount unpaid \$3,750	3,750.00
Banking house, furniture and fixtures	1,600.00
Due from Federal Reserve Bank, \$13,189.58	
Due from approved reserve agents, in New York, Chicago and St. Louis	\$25,928.91
Due from banks and bankers (other than included in 8 or 9)	1,178.06
Checks on banks in same city or town as reporting bank	111.95
Fractional currency, nickels and cents	102.59
Notes of other National Banks	240.00
Lawful money reserve in bank: Total coin and certificates, 15,725.75	
Legal tender notes	4,000.00
Redemption fund with U. S. Treasurer, (not more than 5 per cent on circulation)	5,000.00
Total	\$822,300.05
LIABILITIES.	
Capital stock paid in	\$100,000.00
Surplus fund	25,000.00
Undivided profits \$37,861.14; less current expenses, interest and taxes paid, \$1,004.50	36,856.64
Circulating notes, \$100,000.00	
Due to banks and bankers (other than above)	659.59
Dividends unpaid	78.00
Demand deposits: Individual deposits subject to check \$83,977.97; certificates of deposit due less than 30 days \$50,000.00; cashier's checks outstanding \$1,348.67	80,262.64
Time deposits: Deposits subject to 30 or more days' notice, 469,960.63	
Reductions with Federal Reserve Bank	9,482.35
Total	\$822,300.05

STATE OF VERMONT,  
Caledonia County, ss.  
I, Asa Wesson, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. WESSON, Cashier.

Subscribed and sworn to before me this 2nd day of July, 1915.

C. S. DOLE, Notary Public.

Correct—Attest:

PETER WESSON,  
FRANK B. STOCKER,  
R. G. ROGERS, } Directors

## Report of the Condition

OF THE  
Merchants National Bank

At St. Johnsbury, in the State of Vermont, at the close of business, June 25, 1915.

RESOURCES.	
Loans and discounts, (notes held in bank)	\$1,104,283.52
Overdrafts, unsecured	150,000.00
U. S. Bonds deposited to secure circulation, (par value)	150,000.00
Bonds other than U. S. Bonds pledged to secure U. S. Deposits, (par value)	150,000.00
Securities other than U. S. Bonds (not including stocks) owned and unpledged	71,000.00
Subscription to stock of Federal Reserve Bank, \$12,000; less	

amount unpaid, \$6,000.75	\$6,000.75
All other stocks, including premium on same	\$800
Banking house, \$27,000; furniture and fixtures, \$5,000	32,000.00
Total coin and certificates, 16,373.03	
Due from approved reserve agents, in New York, Chicago and St. Louis	\$36,043.15
Due from approved reserve agents in other reserve cities, \$98,890.21	
Checks on banks in same city or town as reporting bank	1,070.71
Outside checks and others, cash items, \$180.89; fractional currency, \$110.45	296.34
Notes of other National Banks, Federal Reserve notes	5,328.00
Lawful money reserve in bank: Total coin and certificates, \$7,162.60	
Legal tender notes	1,530.00
Redemption fund with U. S. Treasurer, (not more than 5 per cent on circulation)	7,500.00
Total	\$1,566,365.51

LIABILITIES.	
Capital stock paid in	\$150,000.00
Surplus fund	50,000.00
Undivided profits, \$48,195.29; less current expenses, interest and taxes paid, \$9,975.00	38,220.29
Circulating notes, \$150,000.00; less amount on hand and in transit, \$5,702.50	144,297.50
Due to banks and bankers	3,261.71
Dividends unpaid	229.78
Demand deposits: Individual deposits subject to check, \$104,182.64; certificates of deposit due less than 30 days, \$37,613.07; certified checks, \$112,800; cashier's checks outstanding \$7,202.90; postal savings deposits \$2,535.64	211,737.05
Time deposits: Deposits subject to 30 or more days' notice	968,609.29
Total	\$1,566,365.51

STATE OF VERMONT,  
Caledonia County, ss.  
I, Chas. W. Rutter, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

CHAS. W. RUTTER, Cashier.

Subscribed and sworn to before me this 1st day of July, 1915.

GILBERT E. WOODS, Notary Public.

Correct—Attest:

ELMORE T. IDE,  
HARRY BLODGETT,  
GEO. J. ASSLINE, } Directors

## RECENT DEATHS.

**Haskins.**  
Marion Harrison Haskins, oldest child of Mr. and Mrs. A. S. Haskins, died at his home on Concord Ave., Wednesday, June 30, 1915. He was born in St. Johnsbury Oct. 17, 1878, and graduated from the ninth grade of the Sumnerville School the 29th of June, but on account of illness was unable to be in attendance at the exercises. Though not physically strong, he put great effort into this, his last year in the public schools, receiving praiseworthy compliments from all his teachers. Very commendable work was done by him in manual training, for which he showed special aptitude. His was a young life but one of stalwart character. A genial companion, a good comrade, and a great comfort in the home where he was seen at his best, showing as he did at all times, great loyalty and filial affection. Funeral services were held from the home, Saturday, July 3.

**Poole.**  
Mrs. C. C. Poole died early Sunday morning after four and a half years of illness following a shock. She suffered from diabetes and the last of her life became totally blind so that her sunset years were filled with hardship. Helen Moore was born in Bradford, December 23, 1842, and lived there until her marriage to Charles Carroll Poole on October 19, 1866. For the last 45 years St. Johnsbury had been her home and here Mr. Poole died in 1892. Of the eight children born to them, three died in infancy and five survive their mother, Mrs. Julia Richardson, Mrs. C. Sherman Calderwood, Charles and John Poole of St. Johnsbury and Mrs. George H. Hall of Cambridge, Mass. A brother and a sister, George P. Moore of St. Johnsbury and Mrs. Thomas Goodrich of Brooklyn, also survive her. Mrs. Poole was an interested member of Chamberlin Woman's Relief Corps and attended their meetings as long as she was able. The funeral was from the home Tuesday afternoon at two o'clock and interment was at Mount Pleasant cemetery. Rev. C. L. Eaton officiated.

## BARNET

A very pretty wedding took place Wednesday afternoon at two o'clock at the home of Mr. and Mrs. Robert Parker when their daughter, Etta Belle was united in marriage to Edward A. Somers, son of Edward D. Somers, also of Barnet. The ceremony was performed by the Rev. William C. Clark, pastor of the Congregational church in the presence of the immediate family and Mrs. Clark. The wedding march was played by Miss Marjorie Albee. Miss Beatrice Parker, sister of the bride, acted as bridesmaid, and Harold Somers, brother of the groom, as best man. The double ring ceremony was used. Refreshments were served, after which the happy couple left in an automobile for a few days' camping. The many friends of the couple are much pleased to know that they will make their home in Barnet, where Mr. Somers has a position as clerk in the Goodrich hardware store.

Don't be lured by a low price when you want good printing.

## EAST CONCORD

No More Diphtheria—Surprise Party To Mrs. Hattie Isham.

(Mrs. J. C. McDonald, Correspondent.)

There are no new cases of diphtheria in the Laveture family and the quarantine has been removed. A complete surprise was given Mrs. Hattie Isham last Saturday evening when 20 of her friends and relatives walked into her home and announced "their coming" to be in honor of her birthday. Mrs. Isham was presented with many useful presents after which refreshments were served and games and music enjoyed.

Mr. and Mrs. Ed Straw and son of East Weir, N. H., accompanied by Mrs. Charles Robar and son of Concord, N. H., arrived here last week, Wednesday, making the trip in Mr. Straw's new automobile. They with Mr. Robar and two sons who came by train were guests of their mother, Mrs. Amy Brown, Mr. and Mrs. Dana Brown and Mr. and Mrs. Curt Goodall until Saturday when Mr. and Mrs. Straw returned to their home. Mrs. Dana Brown and Mrs. Maud Robar accompanied them through the White mountains and as far as Plymouth. They returned the same day by train. Mr. and Mrs. Robar and three sons remained a week.

Mrs. John Finn of Portland, Me., was a Sunday and Monday visitor of Mrs. Harry Sweet. Mr. and Mrs. D. M. Smith took a carriage drive to Lancaster, last Friday.

Mr. and Mrs. Charles Dodge have moved into the farm house belonging to the late Robert Sutor.

The East Concord base ball team played at Guildhall yesterday, the score resulting 6 to 1 in favor of East Concord.

There will be a box supper given at Smith's hall Friday night for the benefit of the base ball boys.

Children's Day was very prettily observed in the church last Sunday. The speaking and singing by the children were very entertaining. The church was beautifully decorated with cut flowers and potted plants, which all shows the earnest and faithful work of the committee.

Phil Bemis and Mrs. Annie Hoyt autographed here from Windsor last Sunday and were guests of Mrs. Hoyt's mother, Mrs. Dora Grant, until Tuesday.

July 4th passed very quietly here. Eleven automobile loads of pleasure seekers attended the celebration and ball game at Guildhall Monday.

Harry McDonald arrived home last Saturday from Windsor and will spend a week with his parents.

Mr. and Mrs. Ham Cole and son of Littleton, N. H., spent last Friday and Saturday, guests of Mr. and Mrs. Bert Parks.

Mr. and Mrs. George Grant, Mrs. Helen Folsom, Alden Briggs and Ross Folsom were in Groveton last Friday. The Rev. Mr. Farrum of Peacham is stopping with friends here while he is holding a series of meetings.

Mr. and Mrs. David Carruthers, Andrew Folsom, Mrs. C. Lucas and Mrs. Seeley of St. Johnsbury and Mrs. Lury Dodge of Lunenburg were among those to attend the meeting held at the home of Mr. and Mrs. Horace Briggs last Saturday.

H. R. Pratt of St. Johnsbury visited relatives in the place last week.

Little Niles Crawford spent a part of last week with relatives in St. Johnsbury.

Mr. and Mrs. Harry Fisher and four children took an auto ride to St. Johnsbury and Lyndon Sunday in H. E. Keyser's car.

Mrs. Dale Maynard of Littleton, N. H., was a guest at Frank Fisher's last week.

Miss Pearl Grant who is attending school at Brattleboro is at home for her summer vacation.

Miss Gladys Daniels of Concord was in the place last Friday and is now a guest of her aunt, Mrs. Celia Woods in Dalton, N. H.

Mrs. Henrietta Whipple has entertained the past week Mr. and Mrs. Edward Laveture and two children of Littleton, N. H., and Mrs. Melvina Siego of Easton, N. H.

Among those to visit St. Johnsbury the past week were Mrs. Katie Grant, Mrs. Violet Stannard, Mrs. Leonard Isham, Mrs. G. N. Morrill and two daughters, Della and Doris and Mrs. Kate Emery.

Mr. and Mrs. Willis Emery drove to Monroe, N. H., last Saturday where they visited relatives and returned home Tuesday.

Mrs. Frank Crawford has returned home from a two weeks' visit with relatives in Boston.

Mr. and Mrs. Sheldon Smith of Windsor were recent visitors of their parents, Mr. and Mrs. D. M. Smith and other relatives here. They made the trip by auto and were accompanied by Robert Grant.

Judge Wallace is in Kirby, a guest of his daughter, Mrs. Jennie Hutchinson, for a few days.

## SOUTH RYEGATE

(M. C. Hall, Correspondent.)  
Mrs. James Darling of Barre spent several days here last week, the guest of Mrs. G. W. Darling.

Mrs. Emily Hamm of New York city came Friday to spend a short vacation with her children at the Presbyterian parsonage.

B. S. Eastman and Lee S. Blanchard of Groton, commissioners on the estate of B. L. Terry took an inventory of the goods in the Terry store last week.

Ray Benjamin Smith of Wells River conducted the communion service in the Presbyterian church Sunday morning as Rev. V. Ziegler is still at St. Johnsbury undergoing treatment.

Miss Marie Darling of Orleans and Dewey Darling of Lowell, Mass., spent the Fourth at Dr. G. W. Darling's.

## WELLS RIVER

Party Thrown From An Automobile and Mrs. J. F. Bagley Had Arm Broken—Locals.

(Mrs. D. G. Farwell, Correspondent.)

Mr. and Mrs. J. F. Bagley and granddaughters, the Misses Hall of Newbury Center were thrown from an automobile about a mile below the village Friday afternoon. All escaped injury except Mrs. Bagley, who sustained a broken arm. The party were taken to Hale's Tavern where Mrs. Blood and Miller set the broken arm. Sunday the entire party were able to return to their home in Newbury Center.

Miss Agnes Folsom is attending a house party at Augusta, Me.

Mr. and Mrs. Horace Knight motored to Worcester, Mass., over the holiday to visit Mrs. Knight's brother, Mr. Dalton.

Mrs. Flora B. Goss is taking a few weeks' vacation and will visit the beach before her return.

Miss Nellie Cosky of Barre spent the week-end with Dr. and Mrs. John Thomas.

The tennis court now in construction at the rear of Hale's Tavern promises to give pleasure to a great many people during the season.

Miss Rena and Ansel Clay of East Andover, Mass., are guests of A. T. Davis.

Dr. Perry and family spent the Fourth at Niggerhead Pond near Lansboro.

Mrs. F. H. Langdon of Barre spent the week-end with Mr. and Mrs. J. F. Hale.

Mrs. H. T. Baldwin and Miss Lee are in Boston for a few days.

Miss Hazel Cobb of Hardwick is visiting Miss Lucile Angell.

Mrs. Herbert Crabtree sang at Bradford Congregational church Sunday evening at the patriotic service.

Mr. Fraser spoke at an open air meeting at St. Johnsbury last Sunday afternoon.

Raymond E. Farwell spent the week-end in New Haven and Middletown, Conn., visiting relatives.

Carl Hutchins visited his mother, Mrs. Sarah Hutchins, over the Fourth.

Miss Catherine Peach and Miss Leah Dorian will be employed at Hale's Tavern during the summer months.

Mrs. Fred Learned and children were in Rumney, N. H., Friday and Saturday visiting Mrs. Learned's parents.

Friends of George H. Learned, a teacher now in the Pacific University at Forest Grove, Ore., will be interested to learn he is attending summer school at the University of California.

Two little nieces of John Butson visited at his home Tuesday and Wednesday last.

Miss Clara Paige of Chelsea, Mass., spent the Fourth with her uncle, William Goodwin.

Raymond Littlefield spent the holiday with friends in Springfield, Mass.

Over 50 of the young people of the Sunday school attended church last Sunday, a special sermon being given for them by Rev. Donald Fraser on "Our Flag."

In the evening a patriotic service was given which included special violin music by Miss Ruth Burkinshaw and Miss Schaffer and a vocal solo by D. G. Farwell.

Miss Gladys Fitzgerald, Miss Evelyn Bishop and Mrs. Bertell of Montpelier visited Mrs. John Bone on Saturday.

Miss Lillian Marcy is working in the post office for a few weeks.

The Adams Paper Co. began work again last Thursday after having been shut down for two weeks for repairs.

Mr. and Mrs. S. E. Clark and Wendell attended the Fourth of July celebration at Littleton.

The home of Freeman Lyons has been newly painted.

Mr. and Mrs. Charles Quimby went to Boston Saturday night to visit relatives.

J. P. Gammell of Wilder visited at C. F. Bracy's the Fourth.

Miss Isabelle Field returned from Middlebury on Wednesday and will be home for the summer.

Horace Malindy spent the Fourth at Lake Morey, the guest of Mr. and Mrs. D. D. Davis.

## McINDOE FALLS

(Mrs. D. M. Nichols, Correspondent.)  
Mr. and Mrs. George M. Winch and Mr. and Mrs. Kent attended the board of trade banquet at Fairlee, last week Tuesday evening.

Bradley C. Rodgers and family are spending some time with his father and mother, Mr. and Mrs. M. C. Rodgers.

Miss Vera Chase and Howard Moore from Malden, Mass., are visiting in the place.

Finley Cowles of Tarrytown, N. Y., is at A. J. Finlay's for the summer.

Mrs. Frank French of Woodsville, N. H., spent last week with her sister Mrs. Aaron Welch.

E. F. Flood has bought a barber shop at Barre and moved there last Thursday. Robert Parker of Barre has moved into Mr. Flood's tenement and will run the shop here for Mr. Flood.

Miss Irene Peck of St. Johnsbury was the guest of Miss Adine Lawler last week.

Doris Benjamin has been visiting her grandmother at Plainfield.

Mrs. E. L. Field was the guest of Mr. C. A. Fuller at Newport last week. Mr. Field spent the week at C. A. Choate's at West Barnet.

Mrs. Arthur Curley from Waterbury is visiting her parents, Mr. and Mrs. Jack Winchester. Mrs. Winchester and Mary visited at Walter Skinner's at East Ryegate last Friday.

Alice Blair has gone to the mountains to work and Gladys Hilliard has gone to E. M. Wild's at East Barnet.

Mr. and Mrs. D. M. Nichols and children spent the week-end at Lunenburg with Mr. and Mrs. L. A. Nichols. Carolyn and Dorothy remained for a longer visit.

New York came Thursday. They are at Horace Chamberlin's for a visit. Alice White and Howard came with them and will remain with their mother.

Mr. and Mrs. Alex Welch visited at Groton over Sunday.

## WEST BURKE

Electric Lights Started In The Village—Personals.

(Mrs. H. L. Walter, Correspondent.)  
The electric lights were turned on Saturday night for the first time and prove a great success.

Mrs. Josephine Holton of White River Junction and Miss Emma Holton of Lyndon were the guests of Mrs. Lilla Walter last week.

The W. C. T. U. will meet with Mrs. S. E. Leach Tuesday, July 13, at 2:30 o'clock; subject "Suffrage."

Madam Hall of Orleans and Master Theodore Hall of Waltham, Mass., called on friends here last week.

George Abbott of Brattleboro and Mr. and Mrs. F. M. Abbott and daughter of St. Johnsbury were visitors at Charles Fogg's last week.

Maynard Alexander of Lowell spent the Fourth at his home here.

E. E. Alexander and Frank Ford have each bought a new automobile.

Frank Ford and family took an auto trip to Guildhall Sunday to spend the Fourth.

Miss Elsie Orcutt has been quite sick the past week with throat trouble.

Mr. and Mrs. Maynard Coe entertained Mr. Coe's sister and family over Sunday.

Mrs. Raymond Lewis and little daughter and Mrs. Ila Fogg spent part of last week with relatives in Canada.

Mrs. B. D. Ruggles returned Saturday from a two weeks' visit with relatives in Connecticut.

Mrs. Lottie Chappell returned home Thursday from Brattleboro where she has been visiting her sister.

Mr. and Mrs. Will Alford and daughter Hazel and Mr. and Mrs. Ed Craig, Ed May and Crawford Davis are camping at Lund Pond.

Mrs. Jennie Angell visited her sister at Barre over Sunday.

David Donelson got his right hand so badly cut and mangled at his mill in Newark Monday that he was taken to Brightwood hospital for treatment. Dr. Burke accompanied him.

Mr. and Mrs. Dale Walter and little daughter and Laurence, Frank, and Gladys Walter of East Burke visited at Lyman Walter's Monday.

## LOWER WATERFORD

(Mrs. G. A. Ballou, Correspondent.)  
Lucius A. Goss of Waltham, Mass., called on old time friends in town Monday.

Nathan Kinnie of Somerville, Mass., was a recent guest of his sister, Mrs. E. W. Brown.

Hon. A. F. Carpenter of Somerville, Mass., was in town on business recently.

Mr. and Mrs. Loren Bowman spent the week-end with C. B. Bowman, at Stiles Pond.

Miss Mildred Bullock and Roy Hemingway were married Wednesday evening, June 30, at East St. Johnsbury by Rev. E. E. Grant.

Mrs. Leanda Church and daughter Mrs. E. W. Powers and two children spent the week-end in Glover, guests of Mr. Charles Wright.

Phillip and Irving Goss of Berlin are stopping at Glen Hemingway's.

Mr. and Mrs. Charles Liemingway and daughter Wilma returned home from Newburyport, Mass., Saturday.

The Ladies Circle had a strawberry supper in the vestry last Wednesday evening and it was very well attended.

The many friends of Mrs. Maurice Colby will be glad to know she was able to leave the Littleton hospital Sunday. She is at the home of Mrs. Irvin Clough and will be home as soon as able to ride.

Mr. and Mrs. Frank Brown left for their new home in Merrimac, Mass., Thursday. Their many friends in this place will regret their change. Mr. Brown will be very much missed in the church where he was a constant attendant and been choirster for many years.

## WALDEN

(N. J. Kingsbury, Correspondent.)  
Warden C. Hatch, of St. Johnsbury, recently visited Harvey Burbank at Cole's Pond.

Miss Louise Stone who has been caring